

THE RESERVE BANK – INTEGRATED OMBUDSMAN SCHEME, 2021

SALIENT FEATURES

Scheme covers the customers of:

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| <ul style="list-style-type: none"> • All Commercial Banks; • Regional Rural Banks; • Scheduled Primary (Urban) Co-operative Banks; • Non-Scheduled Primary (Urban) Co-operative Banks with deposit size of Rs. 50 crores and above; • All System Participants | <ul style="list-style-type: none"> • All deposit taking NBFCs • NBFCs with assets size \geq Rs. 100 crore + customer interface. <p>(Excluding: Housing Finance Companies)</p> |
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➤ **PROCEDURE FOR GRIEVANCE REDRESSAL UNDER THE SCHEME:**

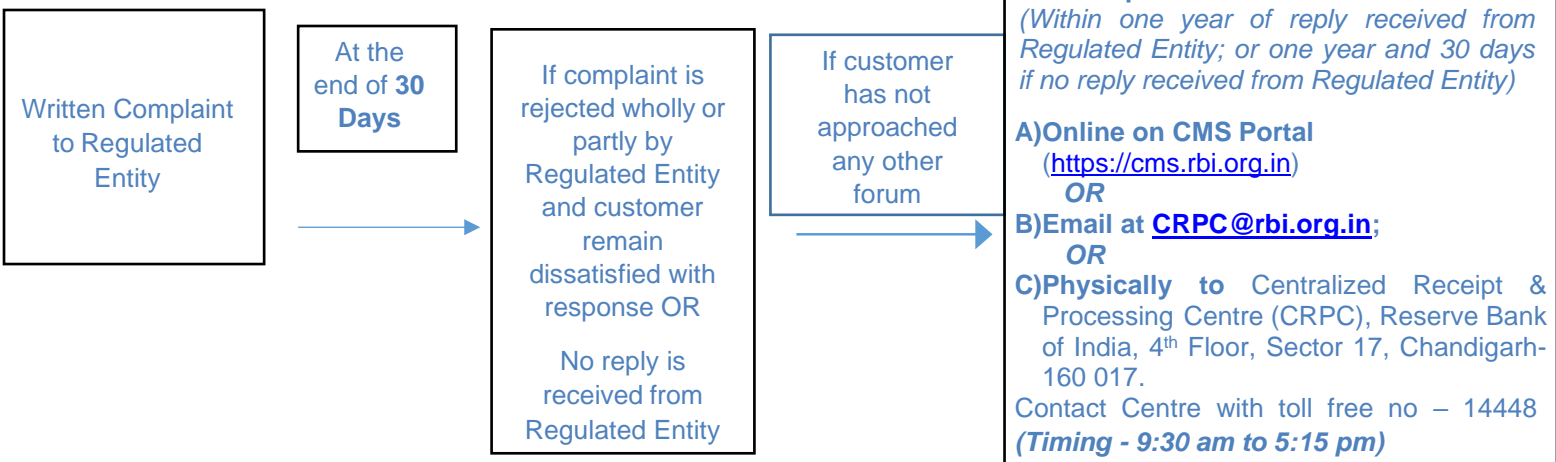
I. **Grounds of complaint:** Any customer may file a complaint about an act or omission of a Regulated Entity resulting in a deficiency in service under this Scheme either personally or through an Authorized representative.

“Authorized Representative” means a person, other than an advocate (unless the advocate is the aggrieved person) duly appointed and authorised in writing to represent the complainant in the proceedings before the Ombudsman.

II. **Grounds for non-maintainability of a Complaint** under the scheme are those involving matters such as-

- Commercial judgment/commercial decision of a Regulated Entity;
- Dispute between a vendor and a Regulated Entity relating to an outsourcing contract;
- Grievance not addressed to the Ombudsman directly;
- General grievances against Management or Executives of a Regulated Entity;
- Dispute in which action is initiated in compliance with the orders of a statutory or law enforcing authority;
- Service not within the regulatory purview of RBI;
- Dispute between Regulated Entity’s; and
- Dispute involving the employee-employer relationship of a Regulated Entity.

➤ **PROCESS FOR FILING COMPLAINT:**



➤ **APPEAL BEFORE APPELLATE AUTHORITY:**

- The complainant aggrieved by an Award or rejection of a complaint by Ombudsman Office, may, within 30 days of date of receipt of award or rejection of complaint, prefer an appeal to Executive Director, Consumer Education & Protection Department (CEPD), RBI.
- The Appellate Authority may, if it is satisfied that the complainant had sufficient cause for not making the appeal within the time, may allow a further period not exceeding 30 days.

➤ **RESOLUTION OF COMPLAINTS:**

- Proceedings before Ombudsman are summary in nature.
- Promotes settlement through facilitation, conciliation or meditation if not reached, can issue Award/Order.

➤ **PRINCIPAL NODAL OFFICER OF THE COMPANY:**

The Principal Nodal Officer of the Company may be contacted at:

Name of Principal Nodal Officer	Ashish Sarin Senior Vice President - Customer Success Express Building, 3 rd Floor, 9-10, Bahadur Shah Zafar Marg, New Delhi- 110002
Contact No.	011-41204444
Email Address	grievance@dmifinance.in head.services@dmifinance.in

NOTE:

- This is an Alternate Dispute Resolution mechanism.
- Complainant is at liberty to approach Court, Tribunal or Arbitrator or any other forum or authority.

Please refer www.rbi.org.in for further details of the Scheme.